

**Amendments to the Specification**

Please amend paragraph 38 of the specification as follows:

[0038] Fig. 4 provides a schematic illustration of a structure that may be used to implement the security compliance authority server 104. Fig. 4 broadly illustrates how individual system elements may be implemented in a separated or more integrated manner. The security compliance authority server 104 is shown comprised of hardware elements that are electrically coupled via bus 426, including a processor 402, an input device 404, an output device 406, a storage device 408, a computer-readable storage media reader 410a, a communications system 414, a processing acceleration unit 416 such as a DSP or special-purpose processor, and a memory 418. The storage device 408 may hold parameters used in identifying the card authorities 116, merchants 112, Internet merchant gateways 114, as well as in defining parameters of the security test scheme to be implemented. The computer-readable storage media reader 410a is further connected to a non-transitory computer-readable storage medium 410b, the combination comprehensively representing remote, local, fixed, and/or removable storage devices plus storage media for temporarily and/or more permanently containing computer-readable information. The communications system 414 may comprise a wired, wireless, modem, and/or other type of interfacing connection and permits data to be exchanged with the Internet 100, the card authorities 116, and/or the Internet merchant entities to implement embodiments as described above.